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UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
Norfolk Division

IN RE: TIMOTHY C. WHITEHURST, SR., CASE NO.: 12-73166-FJS  
Debtor. Chapter 13

NOTICE OF CORRECTED AMENDED MOTION TO MODIFY MORTGAGE LOAN

The Debtor has filed papers with Court to modify his Mortgage.

Your rights may be affected. You should read these papers carefully and discuss them with your Attorney, if you have one in this case. (If you do not have an Attorney, you may wish to consult one.)

If you do not want the Court to grant the Relief requested, or if you want the Court to consider your views on the Motion then, on or before 21 days from the filing of this Motion to Modify Mortgage Loan, you or your Attorney must file with the Court, at the address shown below, a written response pursuant to Local Bankruptcy Rules 4001(a)-1(C) and 9013-1 (H). You must mail your response to the Court for filing.

You must also mail a copy to:

Clerk of Court  
United States Bankruptcy Court  
600 Granby Street, Fourth Floor  
Norfolk, VA 23510

Steve C. Taylor, Esq.  
Law Office of Steve C. Taylor  
133 Mount Pleasant Road  
Chesapeake, VA 23322

Michael P. Cotter  
Chapter 13 Trustee  
870 Greenbrier Circle, Suite 402  
Chesapeake, VA 23320

If you or your Attorney do not take the above step(s), the Court may decide you do not oppose the relief sought in the motion and may enter an Order granting the Motion without further notice or hearing.


Date: 2/11/13

  
Steve C. Taylor

Steve C. Taylor, Esquire  
State Bar # 31174  
The Law Offices of Steve C. Taylor  
133 Mt. Pleasant Road  
Chesapeake, VA 23322  
Ph (757)482-5705  
Fax (757)546-9535

**CERTIFICATE OF MAILING**

I do hereby certify that a copy of this Notice of Motion was mailed electronically or via U.S. Mail to the Office of the U.S. Trustee; the Chapter 13 Trustee, the Debtor, and all creditors and parties of interest on the attached Creditor Matrix, this 11<sup>th</sup> day of February, 2013.

  
\_\_\_\_\_  
Steve C. Taylor

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UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
NORFOLK DIVISION

IN RE: TIMOTHY C. WHITEHURST, SR., CASE NO.: 12-73166-FJS  
Debtor. Chapter 13

**CORRECTED AMENDED MOTION TO MODIFY MORTGAGE LOAN**

**TO THE HONORABLE JUDGE FRANK J. SANTORO:**

**COMES NOW** Timothy C. Whitehurst, Sr., Debtor, by counsel and moves the Court for authority to modify his mortgage loan, and in support thereof states as follows:

1) Debtor filed for Chapter 13 Bankruptcy relief on July 24, 2012.

2) Debtors' Chapter 13 Plan was confirmed on January 24, 2013. Debtor has one property, located on 5001 Booker Street, Chesapeake, Virginia 23320, and has a mortgage with OCWEN Loan Servicing, LLC., loan number #71340541.

3) Debtor desires to modify the current mortgage according to the loan modification offered by OCWEN, the terms of which are as follows:

- a. OCWEN is offering to capitalize the mortgage arrears into the principal of the loan, and the amount capitalized will be approximately \$23,849.00.
- b. The new principal balance of the loan is \$99,834.61.
- c. The maturity date of this loan is July 1, 2034. An initial payment of \$554.80 will be required on or before 10/1/12, with monthly payments to be \$390.34 per month thereafter.
- d. The interest rate will be 3.11869% until 10/1/2017, then 4.5% and remain fixed until the maturity of the loan.

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- c. The Debtor's principal and interest payments will be \$390.34 and payments will begin on October 1, 2012 and continue on the same day of each succeeding month until the loan is paid in full.

3) The legal description of the subject property located 5001 Booker Street, Chesapeake, Virginia 23320, is as follows:

All that certain lot, place or parcel of land, together with the improvements thereon and the appurtenances thereunto belonging, lying, situate and being in Washington Magisterial District in Norfolk, County Virginia, and designated and described on a certain plat or survey entitled "Subdivision of Crestwood Manor, Washington Magisterial District, Norfolk, County Virginia", dated August 1954, by Frank D. Tarrall, Jr., and Associates, Surveyors, and Engineers, which plat is duly of record in the Clerk's Office of the Circuit Court of Norfolk County, Virginia, in Map Books 37 at pages 37 & 38 and designated and described on said plat as Lot Number 1 in block number 0, reference to said plat is hereby made for a more particular description of said lot. It being part of the same property conveyed to the grantors herein by deed from Nicholas Chascione, dated the 20<sup>th</sup> day of October, 1954, and duly of record in the Clerk's Office of the Circuit Court of Norfolk County, in deed book 1165 at page 199.

4) The Debtor believes that modifying his loan is necessary and proper, that the Debtor is able to repay that loan upon the terms set forth above, and that the purpose for modifying his loan is so that the Debtor will be brought current on his arrearages, will have lower payments and will be able to keep his home.

5) A copy of the loan modification terms offered by OCWEN is attached to this Motion.

6) That Debtor will submit a modified I & J within 10 days of the approval of this loan modification and any other amendments as appropriate.

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WHEREFORE, the Debtor respectfully requests that his Motion to Modify Loan be granted as requested and for the purposes described above.

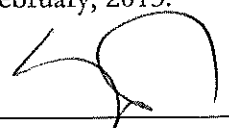
Respectfully Submitted,  
TIMOTHY C. WHITEHURST, SR.,

BY: 

Counsel for Debtor

**CERTIFICATE OF MAILING**

I do hereby certify that a copy of this Motion was mailed electronically or via U.S. Mail to the Office of the U.S. Trustee; the Chapter 13 Trustee, the Debtor, and all creditors and parties of interest on the attached Creditor Matrix, this 11<sup>th</sup> day of February, 2013.

  
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Chesapeake, VA 23322  
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**CREDITOR MATRIX**

Absolute Collection Service  
6440 Sky Pointe Dr., Ste 140  
Box 154  
Las Vegas, NV 89131-0000

Ace Cash Express  
6672 Indian River Road  
Virginia Beach, VA 23464-0000

Ace Cash Express (RA)  
CT Corporation System  
4701 Cox Rd., Suite 301  
Glen Allen, VA 23060-0000

ACS/Optimum Outcomes (Notice)  
CT Corp System, Reg Agent  
4701 Cox Rd., Suite 301  
Glen Allen, VA 23060-0000

Alliance Asset Mgmnt.  
330 Georgetown Sq., #104  
Wood Dale, IL 60191-0000

Alliance Asset Mgmnt. (Notice)  
George J. Shapiro, Reg. Agent  
1303 Vincent Place  
Mc Lean, VA 22101-0000

Allianceone Receivables (RA)  
CT Corp. System, Reg. Agent  
4701 Cox Rd., Suite 301  
Glen Allen, VA 23060-6802

American Medical Coll. Agency  
2269 S. Saw Mill River Road  
Bldg. 3  
Elmsford, NY 10523-0000

American Web Loan  
522 N 14th Street  
Ponca City, OK 74601-0000

Atlantic Billing Assoc-Notice  
Vonda Chappell, Reg. Agent  
501 Independence Pkwy, Ste 100  
Chesapeake, VA 23320-0000

Atlantic Billing Associates  
Collection Division  
P.O. Box 62327  
Virginia Beach, VA 23466-0000

Capital Management Svcs Inc.  
726 Exchange Street Ste. 700  
Buffalo, NY 14210-0000

Capital Management Svcs, Inc  
Jeffrey Hauser, CEO (CERT)  
726 Exchange St., Suite 700  
Buffalo, NY 14210-0000

Capital One  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Capital One (CERT)  
Richard D. Fairbank, CEO  
1680 Capital One Drive  
Mc Lean, VA 22102-0000

Ches Radio-Credit Control Corp  
Terry C. Fuller (RA)  
11821 Rock Landing Dr.  
Newport News, VA 23606-0000

Chesapeake City Attorney  
for City of Chesapeake  
306 Cedar Road  
Chesapeake, VA 23322-0000

Chesapeake Emergency Phys.  
PO Box 2028  
Chesapeake, VA 23327-2028

Chesapeake Gen. Hosp (notice)  
Kaufman & Canoles, PC, Reg. Ag  
501 Independence Pky., #100  
Chesapeake, VA 23320-5173

Chesapeake Gen. Hospital  
PO Box 2028  
Chesapeake, VA 23320-0000

Chesapeake General Hospital  
736 N. Battlefield Blvd.  
Chesapeake, VA 23320-0000

Chesapeake Radiologists  
c/o Credit Control Corp.  
11821 Rock Landing Dr.  
Newport News, VA 23612-0000

Chesapeake Radiology  
PO Box 1707  
Chesapeake, VA 23327-0000

Chesapeake Regional Med Ctr  
736 N. Battlefield Blvd.  
Chesapeake, VA 23320-0000

Chesapeake Reg Med Ctr-RA  
Kaufman & Canoles, Reg. Agent  
501 Independence Pkwy Ste 100  
Chesapeake, VA 23320-0000

City of Chesapeake  
Barbara O. Carraway, Treasurer  
PO Box 16495  
Chesapeake, VA 23328-6495

College Assist (CERT)  
Rob Duffy, CEO  
3015 S. Parker Rd, Suite 400  
Aurora, CO 80014-2904

College Assist/Co Student  
c/o Account Control Tech  
PO Box 8012  
Canoga Park, CA 91309-8012

Collins Financial  
2101 W. Ben White Blvd.  
Austin, TX 78704-0000

Collins Financial (Notice)  
Jennifer H. Collins, Reg Agent  
6627 Fisher Ave.  
Falls Church, VA 22046-0000

Commonwealth Asset Svcs Inc  
281 Independence Blvd.  
Pembroke One Bldg., 5th Floor  
Virginia Beach, VA 23462-0000

Cooper, Spong & Davis  
200 High Street, Suite 407  
Portsmouth, VA 23705-1475

Cox (RA)  
Corporation Svc. Co.  
BOA Ctr, Flr 16-1111 E. Main St  
Richmond, VA 23219-0000

Cox Communications  
PO Box 79008  
Baltimore, MD 21279-0000

Credit Acceptance Corp (RA)  
Corporation Service Co.  
1111 E. Main St., 16th Floor  
Richmond, VA 23219-0000



Credit Acceptance Corp.  
25505 W 12th Mile Rd.  
PO Box 513  
Southfield, MI 48037-0000

Credit Control Corp.  
11821 Rock Landing Dr.  
Newport News, VA 23606-0000

Credit Control Corp.(R.A)  
Terry C. Fuller  
11821 Rock Landing Dr.  
Newport News, VA 23606-0000

Deep Creek Crossing  
2516 Gilmerton Rd.  
Chesapeake, VA 23320-0000

Deep Creek Crossing (Notice)  
Vonda Chappell, Reg. Agent  
501 Independence Pkwy, Ste 100  
Chesapeake, VA 23320-5173

Delta Surgical Oncology  
355 Crawford St., Suite 102  
Portsmouth, VA 23704-2817

Delta Surgical Oncology-Notice  
Patrick C. Devine Jr. Reg Agnt  
999 Waterside Dr., Suite 1700  
Norfolk, VA 23510-0000

Diagnostic Health  
PO Box 281206  
Atlanta, GA 30384-1206

Diagnostic Health (Notice)  
CT Corporation System, Reg Age  
4701 Cox Rd., Suite 301  
Glen Allen, VA 23060-6802

Direct Loan Servicing Center  
U.S. Dept. of Education  
PO Box 5609  
Greenville, TX 75403-0000

Dollar Financial  
c/o Progressive Financial Serv  
PO Box 22083  
Tempe, AZ 85285-0000

Dollar Financial (RA)  
Corporation Service Co.  
1111 E. Main St., 16th Floor  
Richmond, VA 23219-0000

Dominion Law Assoc. (RA)  
William Lascara-Town Ctr  
222 Central Park Ave., Ste 210  
Virginia Beach, VA 23462-0000

Dominion Law Assoc. RA  
William Lascara-Town Ctr  
222 Central Park Ave.  
Virginia Beach, VA 23462-0000

Dominion Law Associates  
222 Central Park Ave Suite 210  
PO Box 62719  
Virginia Beach, VA 23462-0000

Dominion Pathology Lab  
733 Boush St., Suite 200  
Norfolk, VA 23510-0000

Dominion Pathology Lab (RA)  
T. Braxton McKee  
150 W. Main St., Suite 2100  
Norfolk, VA 23510-0000

Dominion Virginia Power  
P.O. Box 26543  
Richmond, VA 23229-0000

Dominion Virginia Power RA  
CT Corp System  
4701 Cox Rd, Ste. 301  
Glen Allen, VA 23060-6802

DriveTime(RA) Corp. Svc. Co.  
Bank of America Center  
1111 East Main St.  
Richmond, VA 23219-0000

DT Credit Corporation  
PO Box 29018  
Phoenix, AZ 85038-9018

Equidata  
724 Thimble Shoals Blvd.  
PO Box 6610  
Newport News, VA 23606-0000

Equidata (notice)  
Bennett Stein, Reg. Ag.  
724 Thimble Shoals Blvd, 100  
Newport News, VA 23606-0000

ER Solutions (RA)  
National Registered Agents Inc  
101 Virginia Ave.  
Front Royal, VA 22630-0000

ER Solutions, Inc.  
800 SW 39th St.  
P.O. Box 9004  
Renton, WA 98057-0000

EZ Payday Cash  
4760 S. Highland Drive #654  
Salt Lake City, UT 84117-0000

Focused Healthcare Strategies  
9701 Metropolitan Ct., Suite B  
Richmond, VA 23236-0000

Focused Healthcare Strat (Not)  
Duane A. Deskevich, Reg. Agent  
1409 Eastridge Rd.  
Henrico, VA 23229-0000

Food Lion  
c/o TRS Recovery Services  
PO Box 60022  
City of Industry, CA 91716-0022

Food Lion (RA)  
Corp. Service Co.  
1111 E. Main St., 16th Floor  
Richmond, VA 23219-0000

Gastro Assoc of Tidewater  
160 Kingsley Lane, 200  
Norfolk, VA 23505-0000

Gastro Assoc of Tidewater (RA)  
Stanley L. Samuels  
999 Waterside Dr., Suite 2202  
Norfolk, VA 23510-3306

GC Services  
6330 Gulfton  
Houston, TX 77081-0000

GC Services (RA)  
CT Corp. Systems  
4701 Cox Rd., Suite 301  
Glen Allen, VA 23060-6802

Hampton Roads Pathology  
736 N. Battlefield Blvd.  
Chesapeake, VA 23320-0000

Hampton Roads Pathology-RA  
Amos H. Chang, MD  
3145 Inlet Rd.  
Virginia Beach, VA 23454-0000

HRUBS  
City of Chesapeake  
306 Cedar Road  
Chesapeake, VA 23322-0000

HRUBS RA  
Benjamin Hubbard  
709 Greenbrier Parkway  
Chesapeake, VA 23320-0000

IC Systems Collections  
PO Box 64378  
444 Hwy 96 E  
Saint Paul, MN 55127-0000

IC Systems Collections-Notice  
John Erickson, President/CEO  
444 Hwy 96E  
Saint Paul, MN 55127-0000

Lab Corp  
PO Box 2240  
Burlington, NC 27216-2240

Lab Corp (RA)  
Corp. Service Co.  
1111 E. Main St., 16th Floor  
Richmond, VA 23219-0000

Mambo Cash  
105 Robino Ct. Ste 409  
Wilmington, DE 19804-0000

Moneyshop USA  
2020 McDonald Ave.  
Brooklyn, NY 11223-0000

Moneyshop USA (notice)  
John E. Burchard, President  
2020 McDonald Ave.  
Brooklyn, NY 11223-0000

Myraid Genetic  
320 Wakara Way  
Salt Lake City, UT 84108-0000

Myriad Genetics (notice)  
Peter D. Meldrum President/CEO  
320 Wakara Way  
Salt Lake City, UT 84108-0000

National Payday Loan  
PO Box 339  
Talmage, CA 95481-0000

Nationwide Insurance  
c/o NCO Financial Service  
PO Box 15740  
Wilmington, DE 19850-0000

Nationwide Insurance (RA)  
CT Corp. Systems  
4701 Cox Rd., Suite 301  
Glen Allen, VA 23060-6802

NCO Financial Systems, Inc. RA  
CT Corp. System  
4701 Cox Road, Ste. 301  
Glen Allen, VA 23060-6802

Nelnet Loans (notice)  
Michael S. Dunlap, CEO  
3015 S. Parker Rd., Suite 425  
Aurora, CO 80014-2904

Ntelos  
401 Spring Lane, Suite 300  
PO Box 1990  
Waynesboro, VA 22980-0000

Ntelos (RA)  
Corp. Service Co.  
1111 E. Main St., 16th Floor  
Richmond, VA 23219-0000

Ocwen Loan Servicing  
Attn: Bankruptcy Dept.  
PO Box 785056  
Orlando, FL 32878-0000

Ocwen Loan Servicing, LLC  
Attn: Bankruptcy Dept.  
PO Box 24738  
West Palm Beach, FL 33416-4738

Ocwen Loan Servicing, LLC  
Attn: Bankruptcy Department  
1661 Worthington Rd Suite 100  
West Palm Beach, FL 33409-0000

Ocwen Loan Svcing (notice)  
Corporation Svc. Co., Reg. Ag.  
1111 E. Main St., 16th Floor  
Richmond, VA 23219-0000

Paragon Way, Inc  
P.O. Box 42829  
Austin, TX 78704-0000

Paragon Way, Inc. (RA)  
Corporation Service Co.  
1111 E. Main St., 16th Floor  
Richmond, VA 23219-0000

Patient First  
c/o Receivables Management  
PO Box 8630  
Richmond, VA 23226-0630

Patient First (RA)  
Dale E. Austin, Reg. Agent  
5000 Cox Rd., Suite 100  
Glen Allen, VA 23060-0000

Performance Gen. Assur. (RA)  
CT Corp. Systems  
4701 Cox Rd., Suite 301  
Glen Allen, VA 23060-6802

Permanent General Assurance  
PO Box 305054  
Nashville, TN 37230-5054

Premiere Credit  
2002 Wsley  
Indianapolis, IN 46219-0000

Premiere Credit (RA)  
CT Corp. System, Reg. Agent  
4701 Cox Rd., Suite 301  
Glen Allen, VA 23060-6802

Progressive  
PO Box 31260  
Tampa, FL 33631-0000

Progressive Insurance (RA)  
CT Corp. Systems, Reg. Agent  
4701 Cox Rd., Suite 301  
Glen Allen, VA 23060-6802

Quick Cash  
910 Great Bridge Blvd.  
Chesapeake, VA 23320-0000

Quick Cash Inc. (RA)  
Rajinder Singh, Reg. Agent  
7225 Winnipeg Ct.  
Gainesville, VA 20155-0000

Quick Cash Loans, Inc. (RA)  
Sonia Santos, Reg. Agent  
14701 Lee Hwy, #301  
Centreville, VA 20121-0000

Receivable Management Ntwrk  
PO Box 79698  
Baltimore, MD 21279-0000

Receivables Management (RA)  
Professional Reg. Agent, LLC  
138 S. Rosemont Rd., Suite 206  
Virginia Beach, VA 23452-0000

Red Flex for Chesapeake VA  
c/o Alliance One Receivables  
6565 Kimball Dr., Suite 200  
Gig Harbor, WA 98335-0000

Redstone Financial  
PO Box 368  
Timber Lake, SD 57656-0000

Redstone Financial (notice)  
Pauline E Rosenstein, Reg. Ag.  
3416 Washington Dr.  
Falls Church, VA 22041-0000

Santander Consumer USA  
PO Box 660633  
Dallas, TX 75266-0000

Santander Consumer USA  
8585 N Stemmons Frwy, Ste 1000  
Dallas, TX 75247-0000

Santander Consumer USA Inc-RA  
c/o CT Corp. System, Reg Agent  
4701 Cox Rd., Suite 301  
Glen Allen, VA 23060-6802

Santander Consumer USA Inc.  
PO Box 961245  
Fort Worth, TX 76161-0000

Sentara Collections  
535 Independence Pkwy, #700  
Chesapeake, VA 23320-0000

Sentara Family Medicine  
213 Riverwalk Pkwy., Suite 101  
Chesapeake, VA 23320-0000

Sentara Hand Surgery  
200 Medical Pkwy., Suite 210  
Chesapeake, VA 23320-0000

Sentara Healthcare (RA)  
Jeffrey P. King, Reg. Agent  
6015 Poplar Hall Dr. Suite 308  
Norfolk, VA 23502-0000

Sentara Medical Group  
P.O. Box 179  
Norfolk, VA 23501-0000

Sentara Medical Group (RA)  
Jeffrey P. King, Registered Ag  
6015 Poplar Hall Dr. Suite 308  
Norfolk, VA 23502-0000

Sonic Cash  
Apartado Postal 1536-1200  
San Jose Costa Rica

Sonic Cash (Notice)  
Jason Brizendine, President  
1861 N. Wildwood St.  
Boise, ID 83713-0000

Sports Medicine & Ortho-Notice  
Jacqueline F. Baker, Reg Agent  
700 N Battlefield Blvd Suite D  
Chesapeake, VA 23320-0000

Sports Medicine & Orthopedic  
c/o Credit Control Corp.  
11821 Rock Landing Rd.  
Newport News, VA 23612-0000

Sprint  
PO Box 3326  
Englewood, CO 80155-0000

Sprint (RA)  
Corporation Service Company  
BOA Ctr, 16flr: 1111 E Main St  
Richmond, VA 23219-0000

Suffolk Medical Associate (RA)  
John W. Richardson, Reg Agent  
2101 Parks Ave, Ste 700  
Virginia Beach, VA 23451-0000

Suffolk Medical Associates  
PO Box 7068  
Portsmouth, VA 23707-0000

Surgery Center of Ches-Notice  
Vonda Chappell, Reg. Agent  
501 Independence Pkwy #100  
Chesapeake, VA 23320-5173

Surgery Center of Chesapeake  
844 Battlefield Blvd N.  
Chesapeake, VA 23327-0000



Sykes Bourdon Ahern & Levy, PC  
Pembroke One 5th Floor  
281 Independence Blvd.  
Virginia Beach, VA 23462-0000

Sykes Bourdon Ahern & Levy-RA  
Howard R. Sykes, Jr. Reg Agent  
281 Independence Blvd 5th Fl.  
Virginia Beach, VA 23462-0000

Tidewater Emer Medical-Notice  
Vonda Chappell, Reg. Agent  
501 Independence Pkwy, Ste 100  
Chesapeake, VA 23320-5173

Tidewater Emergency Medical  
736 Battlefield Blvd. N  
Chesapeake, VA 23320-0000

Tidewater Gastro (Notice)  
Thomas R. Frantz, Reg. Agent  
222 Central Park Ave. Ste 1700  
Virginia Beach, VA 23462-0000

Tidewater Gastro-Ches Office  
112 Gainsborough Sq., Ste 200  
Chesapeake, VA 23320-0000

TRS Recovery Service Inc  
PO Box 60022  
City Of Industry, CA 91716-0000

TRS Recovery Services (RA)  
Corp. Service Co.  
1111 E. Main St., 16th Floor  
City of Industry, CA 91716-0000

US Dept of Education-Notice  
Phillip Rosenfelt, Gen Counsel  
400 Maryland Ave, SW  
Washington, DC 20202-0000

USAA  
9800 Fredricksburg Road  
San Antonio, TX 78288-0000

USAA (Notice)  
Josue Robles Jr, CEO  
9800 Fredricksburg Road  
San Antonio, TX 78288-0000

Verizon (RA)  
CT Corporation System  
4701 Cox Rd, Ste 301  
Glen Allen, VA 23060-6802

Verizon Inc.  
P.O. Box 3427  
Bloomington, IL 61710-0000

Verizon Virginia, Inc.  
500 Technology Drive, Ste. 300  
Saint Charles, MO 63304-0000

Wells Fargo (CERT)  
John G. Stumpf, CEO  
420 Montgomery Street  
San Francisco, CA 94104-0000

Wells Fargo/Hilco  
c/o NAFS  
PO Box 9027  
Buffalo, NY 14231-9027